

**Information to identify the case:**

Debtor 1	<u>Kevin T. Lightner</u>	Social Security number or ITIN	<b>xxx-xx-8175</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-22215-CMB</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin T. Lightner

11/16/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kevin T. Lightner  
Debtor(s)

Case No. 15-22215-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 16, 2020

User: nsha  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db	+ Kevin T. Lightner, 4741 Doyle Road, Pittsburgh, PA 15227-1309
r	+ Gina Giampietro, REMAX Select Realty, 1187 Thorn Run Rd., Moon Township, PA 15108-3198
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14065108	+ Michael Talarico, 2306 Shamrock Lane, Canonsburg, PA 15317-1992
14088279	+ Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011
15106753	Midland Mortgage, Attn: Customer Service Center, PO Box 26648, Oklahoma, OK 73126-0648
15106752	Midland Mortgage, Attn: Payment Processing, PO Box 268888, Oklahoma, OK 73126-8888
14067767	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14065110	+ PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14916703	+ Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500., Farmers Branch, TX 75234-6071
14916702	Pacific Union Financial, LLC, PO Box 679094, Dallas, TX 75267-9094
14065114	Walmart/Synchrony Bank, PO Box 5309257, Atlanta, GA 30353-0927
14065116	+ Zales Credit, PO Box 183015, Columbus, OH 43218-3015

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 17 2020 06:13:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14065097	EDI: GMACFS.COM	Nov 17 2020 06:13:00	Ally Financial, P O Box 130424, Roseville, MN 55113-0004
14099829	EDI: AIS.COM	Nov 17 2020 06:13:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14065098	EDI: BANKAMER2.COM	Nov 17 2020 06:13:00	Bank of America, P.O. Box 15276, Wilmington, DE 19886-5726
14065104	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 17 2020 03:56:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903
14079081	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 17 2020 03:56:00	Citizens Bank, N.A., 443 Jefferson Blvd. RJW-135, Warwick, RI 02886
14110006	+ EDI: WFNNB.COM		

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		Nov 17 2020 06:13:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14065105	Email/Text: svlainich@communitybank.tv	Nov 17 2020 03:58:00	Community Bank, PO Box 357, Carmichaels, PA 15320
14065099	+ EDI: CAPITALONE.COM	Nov 17 2020 06:13:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14079484	EDI: CAPITALONE.COM	Nov 17 2020 06:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14065103	+ EDI: CITICORP.COM	Nov 17 2020 06:13:00	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14097033	EDI: ECAST.COM	Nov 17 2020 06:13:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14065106	EDI: IRS.COM	Nov 17 2020 06:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14065101	EDI: JPMORGANCHASE	Nov 17 2020 06:13:00	Chase, P.O. Box 15678, Wilmington, DE 19885
14065107	+ Email/Text: bk@lendingclub.com	Nov 17 2020 03:58:00	LENDINGCLUB CORP, 71 STEVENSON ST., 3RD FL., San Francisco, CA 94105-2965
14067767	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14520097	EDI: PRA.COM	Nov 17 2020 06:13:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14119092	EDI: PRA.COM	Nov 17 2020 06:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14065109	+ EDI: RMSC.COM	Nov 17 2020 06:13:00	PayPal, P.O. Box 965005, Orlando, FL 32896-5005
14065112	EDI: AGFINANCE.COM	Nov 17 2020 06:13:00	Springleaf Financial Services, 710 Clairton Blvd Ste 1, Pittsburgh, PA 15236
14065111	EDI: AGFINANCE.COM	Nov 17 2020 06:13:00	Springleaf Financial Services, P.O. Box 971, Evansville, IN 47706
14080947	EDI: AGFINANCE.COM	Nov 17 2020 06:13:00	Springleaf Financial Services, PO Box 3251, Evansville, IN. 47731-3251
15031709	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14065113	+ EDI: VERIZONCOMB.COM	Nov 17 2020 06:13:00	Verizon Wireless**, P.O. Box 3397, Bloomington, IL 61702-3397
14105410	+ EDI: WFFC.COM	Nov 17 2020 06:13:00	Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer, Attn: Bankruptcy Dept./MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
14065115	+ EDI: WFFC.COM	Nov 17 2020 06:13:00	Wells Fargo Bank, N.A., 3476 Stateview Boulevard, Fort Mill, SC 29715-7200

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper

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cr		WELLS FARGO BANK, N.A.
cr		WELLS FARGO BANK, N.A.
cr	*+	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14065100	*+	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14065102	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, P.O. Box 15678, Wilmington, DE 19885
14658075	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Kevin T. Lightner chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
KIMBERLY A. BONNER	on behalf of Creditor WELLS FARGO BANK N.A. kab@jsdc.com, jnr@jsdc.com;eaf@jsdc.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 7